

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

TERRANCE L. CASSIDY, SR.

Debtor(s)

Case No. 23-21884CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/04/2023.
- 2) The plan was confirmed on 11/03/2023.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 12/15/2023.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,157.18.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$0.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$0.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$0.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$0.00**

Attorney fees paid and disclosed by debtor: \$1,700.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Secured	11,146.00	11,146.05	11,146.05	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	8,297.00	8,789.47	8,789.47	0.00	0.00
CHARTIERS VALLEY SD (SCOTT) (RE	Secured	NA	16,351.90	16,351.90	0.00	0.00
CHARTIERS VALLEY SD (SCOTT) (RE	Secured	NA	10,596.70	10,596.70	0.00	0.00
CHASE CARD SERVICES**	Unsecured	7,124.69	NA	NA	0.00	0.00
CITY OF PITTSBURGH & SD OF PITTS	Secured	NA	391.20	0.00	0.00	0.00
CITY OF PITTSBURGH & SD OF PITTS	Secured	NA	6.77	0.00	0.00	0.00
CITY OF PITTSBURGH (PARKS)	Secured	NA	2.35	0.00	0.00	0.00
CITY OF PITTSBURGH (PARKS)	Secured	NA	0.24	0.00	0.00	0.00
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	NA	2.36	0.00	0.00	0.00
CITY OF PITTSBURGH (RE-LIBRARY)	Secured	NA	0.24	0.00	0.00	0.00
COMENITY BANK	Unsecured	12,217.00	NA	NA	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	66.69	66.69	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	154.76	154.76	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	3,831.30	3,831.30	0.00	0.00
COUNTY OF ALLEGHENY (RE TAX)*	Secured	NA	1,999.68	1,999.68	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	750.86	750.86	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	711.04	711.04	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	0.00	0.00	0.00	0.00
LVNV FUNDING LLC	Unsecured	13,600.00	13,994.26	13,994.26	0.00	0.00
M & T BANK	Unsecured	70,720.00	14,946.50	0.00	0.00	0.00
PNC BANK NA	Unsecured	15,954.00	17,077.09	17,077.09	0.00	0.00
PNC BANK NA	Secured	184,093.00	207,889.47	0.00	0.00	0.00
PNC BANK NA	Secured	0.00	34,510.48	34,510.48	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,257.56	4,257.56	4,257.56	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	10,126.62	10,126.62	10,126.62	0.00	0.00
SCOTT TOWNSHIP (RE)	Secured	NA	3,874.26	3,874.26	0.00	0.00
SCOTT TOWNSHIP (RE)	Secured	NA	791.16	791.16	0.00	0.00
SCOTT TOWNSHIP (RE)	Secured	NA	79.12	79.12	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	9,617.00	NA	NA	0.00	0.00
SPRING OAKS CAPITAL SPV LLC	Unsecured	16,081.00	17,256.24	17,256.24	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
THD/CBSD	Unsecured	4,000.00	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	NA	5,167.78	5,167.78	0.00	0.00
UPMC PHYSICIAN SERVICES	Unsecured	NA	1,707.55	1,707.55	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$34,510.48	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$48,891.62	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$83,402.10</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$79,838.47</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$0.00</u>
Disbursements to Creditors	<u>\$0.00</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$0.00</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 12/21/2023

By: /s/ Ronda J. Winnecour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**UST Form 101-13-FR-S (09/01/2009)**